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UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF NEW YORK

-----X
TRAVELERS CASUALTY AND SURETY COMPANY,
etc.,

07-CV-6915-DLC

Plaintiff,

- - against - -

DORMITORY AUTHORITY - STATE OF NEW YORK,
et al.,

**Answer
to
Cross-Claims**

Defendants.

-----X
- - and various impleader actions - -
-----X

Carolina Casualty Insurance Company ("Carolina") answers the cross claims asserted against Carolina as follows:

First Carolina denies each and every allegation of the cross-claims; denies that Carolina caused or contributed to any of the damages claimed in this case; and denies that any of the cross-claimants is or could be entitled to indemnification or contribution from Carolina in this case.

Second Carolina further specifically denies that any of the cross-claimants has standing to assert any claims against Carolina under the terms of the surety bond Carolina gave as surety for Crocetti for the Baruch project and denies due and timely compliance with the notice and time-of-suit and other conditions precedent to any obligation of Carolina under that surety bond.

Third Carolina answers affirmatively that the damages complained of in this case were caused in whole or in part by culpable conduct on the part of some or all of the cross-claimants themselves.

Wherefore Carolina respectfully requests that each and every cross-claim asserted against Carolina be dismissed and that Carolina be awarded costs and disbursements and such other and further relief as may be appropriate.

Dated: New York, NY
April ____, 2008

For Fourth-Party Defendant Carolina Casualty
Insurance Company

ZICHELLO & McINTYRE, LLP

By: /s/

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- - and - -

TORRE, LENTZ, GAMELL, GARY
& RITTMASER, LLP

By: /s/

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